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Form finmgtc

## UNITED STATES BANKRUPTCY COURT

District of New Jersey 402 East State Street Trenton, NJ 08608

Case No.: 25-10090-MBK

Chapter: 7

Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Vivian V. Velasquez
615 Decatur Avenue
615 Decatur Avenue
Middlesex, NJ 08846

Luis A. Caraballo-Castillo
615 Decatur Avenue
Middlesex, NJ 08846

Social Security No.:

xxx-xx-9875 xxx-xx-1883

Employer's Tax I.D. No.:

## NOTICE OF FAILURE TO FILE CERTIFICATE OF DEBTOR EDUCATION

To receive a discharge each individual debtor must participate in a personal financial management course. The course provider or the debtor may file a Certificate of Debtor Education proving compliance with the financial management course requirement for discharge (a separate Certificate must be filed for each debtor in a joint case). The Certificate must be filed by:

Chapter 7: [60 days from the first date set for your Meeting of Creditors.]

To date the court has not received the above document from the debtor(s) or from a course provider. If the court does not receive the document(s) within the time frame set forth above, your case will be closed without entry of the discharge. If the case is closed without entry of the discharge you must file a Motion To Reopen to allow for the filing of the document(s) and pay the applicable filing fee.

Dated: March 28, 2025

JAN: admi

Jeanne Naughton Clerk